

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-12353-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia Karros  
47 Selkirk Avenue  
Toms River, NJ 08757

Social Security No.:  
xxx-xx-9089

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 20, 2025.

Dated: March 20, 2025  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Virginia Karros  
Debtor

Case No. 24-12353-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 20, 2025

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db	+ Virginia Karros, 47 Selkirk Avenue, Toms River, NJ 08757-6249
cr	+ Berkeley Township, Tax Collector, P.O. Box B, 627 Pinewald-Keswick Road, Bayville, NJ 08721-0287
r	+ JoAnn Petrizzo, ADK Realty & Consulting Services, 1071 Route 37 West, Unit 9, Toms River, NJ 08755-5026
520182052	+ Berkeley Twp. Sewerage Authority, 255 Atlantic City Blvd, Bayville, NJ 08721-1296
520182057	+ Holiday City South Homeowners Corp., 139 Santiago Drive, Toms River, NJ 08757-6163
520246454	M&T BANK, PO Box 1508, Buffalo, NY 14240
520219857	+ N or D Remick - Tod Kyle Remick, Norman Remick, PO Box 39, Barnegat Post Office, Barnegat, NJ 08005-0039
520182061	+ NJ Courts- Ocean Vicinage, Ocean County Probation Division, 15 Hooper Avenue, Toms River, NJ 08753-7603
520182063	+ Township of Berkeley, PO Box B, Bayville, NJ 08721-0287

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 20 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: camanagement@mtb.com	Mar 20 2025 20:44:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
520182053	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 20 2025 20:44:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
520182054	+ Email/PDF: creditonebknofications@resurgent.com	Mar 20 2025 20:53:13	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
520182055	Email/Text: bankruptcycourts@equifax.com	Mar 20 2025 20:44:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520182056	^ MEBN	Mar 20 2025 20:42:41	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520182058	^ MEBN	Mar 20 2025 20:43:21	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520182059	Email/Text: PBNCNotifications@peritusservices.com	Mar 20 2025 20:43:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
520247818	Email/PDF: resurgentbknofications@resurgent.com	Mar 20 2025 21:04:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520182060	Email/Text: camanagement@mtb.com	Mar 20 2025 20:44:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0844
520182062	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2025 20:43:00	PNC Bank National Association, Attn: Bankruptcy Dept., PO Box 94982, Cleveland, OH 44101
520247658	Email/Text: Bankruptcy.Notices@pnc.com		

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		Mar 20 2025 20:43:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520249434	Email/Text: bnc-quantum@quantum3group.com	Mar 20 2025 20:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520182064	^ MEBN	Mar 20 2025 20:42:10	TransUnion, Po Box 2000, Chester, PA 19016-2000
520245939	+ Email/PDF: ebn_ais@aisinfo.com	Mar 20 2025 20:52:24	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520182065	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 20 2025 20:43:00	Verizon, PO Box 15124, Albany, NY 12212-5124
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520204092		CubeSmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. Smillie	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
Marc C Capone	on behalf of Debtor Virginia Karros ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William Joseph Oxley	on behalf of Creditor Berkeley Township woxley@dastilaw.com

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